

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT DISTRICT
OF NEW JERSEY**

In Re:

Case No.: 18-12056-MBK

Walter E. Nixon,

Judge: Michael B. Kaplan

Debtor(s)

Chapter 13 Plan and Motions

☐ Original

☒ Modified/Notice Required

Date: 9/29/20

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: LAJ

Initial Debtor: WEN

Initial Co-Debtor: _____

Part 1: Payment and Length of Plan

a. The debtor shall pay \$545.00 per month to the Chapter 13 Trustee for the next 50 months. This is in addition to the amount \$13,500.00 paid to date.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☒ Other sources of funding (describe source, amount Income and date when funds are available):

Roommate

Unemployment

Self- Employment

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
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CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$
DOMESTIC SUPPORT OBLIGATION		
INTERNAL REVENUE SERVICE	TAX LIEN	\$648.07

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Franklin Square Condo Assoc.	Condo Fee Arrears Judgment	\$13,065.40		\$13,065.40	\$290.00
Transworld	Judgment			\$117.00	

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ **NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
		0%	\$ 0.00	\$ 0.00
		0%	\$ 0.00	\$ 0.00

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☒ **NONE**

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☒ Not less than \$\$10,564.00 to be distributed *pro rata*

☐ Not less than _ percent

☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ **NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

NOTE: All plans containing motions must be served on all potentially affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch.13 Standing Trustee commissions
- 2) Attorney Fees
- 3) Secured Creditors
- 4) Unsecured Creditors
- 5) Unsecured Creditors

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being Modified: 9-29-20.

Explain below **why** the plan is being modified:

To Extend the Chapter 13 Plan to 84 Months; to reflect a \$10,564 dividend to the general unsecured creditors as determined by the originally confirmed plan; and to remove Specialized Loan Servicing arrears from the plan as a result of a loan modification.

Explain below **how** the plan is being modified:

To Extend the Chapter 13 Plan to 84 Months; to reflect a \$10,564 dividend to the general unsecured creditors as determined by the originally confirmed plan; and to remove Specialized Loan Servicing arrears from the plan as a result of a loan modification.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 11/15/2020

/s/ Walter E. Nixon
Walter E. Nixon
Debtor

Date: _____

Joint Debtor

Date: 11/15/2020

/s/ Linwood A. Jones
Linwood A. Jones
Attorney for the Debtor(s)

In re:
Walter E. Nixon
Debtor(s)

Case No. 18-12056-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Nov 16, 2020

User: admin
Form ID: pdf901

Page 1 of 3
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2020:

Recip ID	Recipient Name and Address
db	+ Walter E. Nixon, 57 Center Street, Metuchen, NJ 08840-1879
cr	+ Franklin Square Condominium Association, Inc., Cutolo Barros LLC, 46-50 Throckmorton Street, Freehold, NJ 07728-1973
cr	+ Specialized Loan Servicing LLC, c/o Bonial & Associates, P.C., 14841 Dallas Parkway, Dallas, TX 75254-7685
517403031	American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517311850	+ Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
517311849	+ Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
517311852	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank Of America, Po Box 982238, El Paso, TX 79998
517311853	+ Capital One/Neiman Marcus/Bergdorf Goodm, Po Box 729080, Dallas, TX 75372-9080
517311856	+ Cbusasears, Po Box 6189, Sioux Falls, SD 57117-6189
517311855	+ Cbusasears, Citicorp Credit Srvs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
517311860	+ Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
517311859	+ Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
517311862	+ Citicards Cbna, Po Box 6241, Sioux Falls, SD 57117-6241
517311861	+ Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040
517657857	+ Franklin Square Condo Association, Access Property Management, 4 Walter E. Foran Blvd., Suite 311, Flemington, NJ 08822-4668
517334821	+ Franklin Square Condominium Assoc, Access Property Management, 4 Walter E. Foran Blvd., Suite 311, Flemington, NJ 08822-4668
517334500	HOME DEPOT CREDIT SERVICES, PO BOX 9001010, LOUISVILLE, KY 40290-1010
517657858	+ John F Kwasnik, Esq., Mezzacca & Kwasnik, LLC, 980 Amboy Avenue, Suite 2, Edison NJ 08837-2809
517311864	+ Nissan Motor Acceptance Corp/Infinity Lt, 2901 Kinwest Pkwy, Irving, TX 75063-5816
517311863	+ Nissan Motor Acceptance Corp/Infinity Lt, Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360
517311868	+ Real Time Resolutions, 4909 Savarese Cir, Tampa, FL 33634-2413
517334504	SPECIALIZED LOAN SERVICING LLC, PO BOX 105219, ATLANTA, GA 30348-5219
517334503	+ Sanford J. Becker, Esq., PLUES E, BECKER & SALTZMAN, LLC, 20000 Horizon Wny, Suite 900, Mt. Laurel,NJ 08054-4318
517379735	+ Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
517334502	Sunrise Credit Services, Inc., P.O. Box 9100, Farmingdale, NY 11735-9100
517434199	Verizon, 4525 N Santa Fe Ave., Oklahoma City, OK 73118
517311873	+ Wells Fargo Bank, Po Box 10438, Macf8235-02f, Des Moines, IA 50306-0438
517311874	+ Wells Fargo Bank, Po Box 14517, Des Moines, IA 50306-3517
517409372	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
517361552	+ Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, Saint Louis Park, MN 55426-4938
517311876	+ Wells Fargo Dealer Services, Po Box 1697, Winterville, NC 28590-1697
517311875	+ Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657
517311877	+ Wf Pil, Po Box 94435, Albuquerque, NM 87199-4435

TOTAL: 33

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 16 2020 22:24:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov		

District/off: 0312-3

User: admin

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		Nov 16 2020 22:24:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517317864	Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 16 2020 22:23:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
517311865	Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 16 2020 22:23:00	RBS Citizens Cc, 1 Citizens Dr, Ms: Rop 15b, Riverside, RI 02915
517311866	Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 16 2020 22:23:00	RBS Citizens Cc, 1000 Lafayette Blvd, Bridgeport, CT 06604
517311854	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Nov 17 2020 00:08:12	Capital One/Neiman Marcus/Bergdorf Goodm, Po Box 30253, Salt Lake City, UT 84130-0253
517334501	Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 16 2020 22:23:00	Department of the Treasury, Internal Revenue Service, Stop 6525 (SP CIS), Kansas City MO 64999-0025
517311857	Email/PDF: ais.chase.ebn@americaninfosource.com	Nov 17 2020 00:08:11	Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
517311858	Email/PDF: ais.chase.ebn@americaninfosource.com	Nov 17 2020 00:09:27	Chase Card, Po Box 15298, Wilmington, DE 19850
517311867	+ Email/Text: bkdepartment@rtresolutions.com	Nov 16 2020 22:24:00	Real Time Resolutions, Attn: Bankruptcy, Po Box 36655, Dallas, TX 75235-1655
517311869	+ Email/PDF: gecsed@recoverycorp.com	Nov 17 2020 00:06:58	Syncb/electronics Expo, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517311870	+ Email/PDF: gecsed@recoverycorp.com	Nov 17 2020 00:06:58	Syncb/electronics Expo, C/o Po Box 965036, Orlando, FL 32896-0001
517311871	+ Email/PDF: gecsed@recoverycorp.com	Nov 17 2020 00:09:25	Synchrony Bank/PC Richard, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517311872	+ Email/PDF: gecsed@recoverycorp.com	Nov 17 2020 00:09:25	Synchrony Bank/PC Richard, C/o Po Box 965036, Orlando, FL 32896-0001
517334499	+ Email/Text: bankruptcydepartment@tsico.com	Nov 16 2020 22:24:00	TRANSWORLD SYSTEMS INC., 5626 FRANTZ ROAD, DUBLIN, OH 43017-1559
517427295	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Nov 17 2020 00:07:08	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517663221		MTA Bridges and Tunnels
517663222		Optimum
517725399	*+	Franklin Square Condo Association, Access Property Management, 4 Walter E. Foran Blvd., Suite 311, Flemington, NJ 08822-4668
517334824	*+	Home Depot Credit Services, P.O. Box 9001010, Louisville, KY 40290-1010
517334822	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, P. O. Box 6525, Kansas City, MO 64999
517376563	*	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
517725400	*+	John F Kwasnik, Esq., Mezzacca & Kwasnik, LLC, 980 Amboy Avenue, Suite 2, Edison NJ 08837-2809
517663218	*+	John F Kwasnik, Esq., Mezzacca & Kwasnik, LLC, 980 Amboy Avenue, Suite 2, Edison, NJ 08837-2809
517334825	*+	Sunrise Credit Services, Inc., P.O. Box 9100, Farmingdale, NY 11735-9100
517334823	*+	Transworld Systems, Inc., 5626 Frantz Road, Dublin, OH 43017-1559
517311851	##+	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012

TOTAL: 2 Undeliverable, 8 Duplicate, 1 Out of date forwarding address

District/off: 0312-3

User: admin

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Date Rcvd: Nov 16, 2020

Form ID: pdf901

Total Noticed: 49

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 15, 2020 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Specialized Loan Servicing LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Joseph Andrew Kutschman, III	on behalf of Creditor Franklin Square Condominium Association Inc. jkutschman@cutolobarros.com, ecourts@cutolobarros.com
Linwood A. Jones	on behalf of Debtor Walter E. Nixon linwoodjonesesq@gmail.com
Robert P. Saltzman	on behalf of Creditor Specialized Loan Servicing LLC dnj@pbslaw.org
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7